

# Welcome to the Retired Disability Income Estimator

The Retired Disability Income Estimator is a source of information to learn more about estimated total income after medical retirement.

For additional Wounded Warrior information, please click on the links below:

- [Army](#)
- [Air Force](#)
- [Navy](#)
- [Marine Corps](#)
- [Office of the Secretary of Defense \(OSD\)](#)



# DISCLAIMERS

- The Retired Disability Income Estimator is only an estimator and should therefore only be used as a method to learn more about calculating total projected monthly disability income. This estimator should not be used to calculate personal projected disability income.
- We have designed the scenarios so that if there is not one closely matching your situation, all of the tools are there for you to estimate your own retired pay.
- Depending on legislation, the Cost of Living Adjustment (COLA) in any given year is subject to change. The examples in this estimator do not include any COLA.
- All examples compute basic pay for retirement purposes using the High 36 Average. If you entered the service prior to 1980, you should use your Final Month's Base Pay as your basic pay for retirement purposes.



# Introduction

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This estimator takes into account Retired Pay, Combat Related Special Compensation (CRSC), Concurrent Retirement and Disability Pay (CRDP), and Veterans Affairs (VA) Disability Pay.

There are two versions of the estimator. The first one provides situational examples that illustrate how retired disability pay is calculated. The second one provides a personalized tool to input individual disability ratings, CRSC percentage, and dependent information. Both estimators provide an estimate of possible total monthly compensation.

The situational estimator will assist in calculating the High 36 Base Pay Amount which will be needed in the personal estimator.



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# Interactive Estimator

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# What is Combat Related Special Compensation (CRSC)?

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Congress established CRSC in 2002, and it became effective June 1, 2003, so veterans may receive retired pay for combat-related injuries. In January 2008, CRSC was extended to those with less than 20 Years of Service (YOS), under Section 641, of the National Defense Authorization Act. If a retiree has a combat-related injury, is on the Temporary Disability Retired List or Permanent Disability Retired List, and has received a Veterans Affairs (VA) rating of 10% or more, they may be eligible for CRSC.

- Visit the following websites for more information on CRSC:
  - [Defense Finance and Accounting Service \(DFAS\)](#)
  - [Air Force](#)
  - [Army](#)
  - [Navy](#)



# What is Concurrent Retirement and Disability Pay (CRDP)?

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CRDP went into effect in January of 2004 so disabled veterans could receive both their Retirement Benefits and VA Disability. If the retiree has at least 20 years of service or Temporary Early Retirement Authority, and has a VA Service Connected disability of 50% or more they may be eligible for CRDP.

- Visit the following website for more information on CRDP:
  - [Concurrent Retirement and Disability Pay- DFAS](#)



# Legislative Impacts on Disability Income

- CRSC Entitlement maximum dollar amount can not exceed Retired Pay based on Years of Service.
- If eligible for CRSC and CRDP, only one may be received at a time.
- If receiving either CRSC or CRDP, it is possible to change from one to the other. There is an [Open Season](#) held each year which lasts from December 1 to January 31 of the next year.
- Retired Pay is offset by the compensation received from the VA.
  - Retired Pay equals Retired pay based on Disability minus VA Pay OR Retired pay based on YOS minus VA Pay.
  - If VA Pay exceeds Retired Pay based on Disability, NO Retired Pay will be received.



# Legislative Impacts on Disability Income (Con't)

- For members who retired on or before 9/24/1975, or who were in the service on that date, their retired pay based on disability is **non-taxable**.
- Retired Pay can be **non-taxable** if the retirement paperwork submitted to DFAS states that the disability is a direct result of a combat-related injury.
- Combat Related Special Compensation (CRSC) and Veterans Affairs (VA) Pay are **non-taxable**.
- Concurrent Retirement and Disability Pay (CRDP) is normally **taxable**, unless retired pay is non-taxable. If that is the case, CRDP is also **non-taxable**.
- Visit the following website for more information on Taxable Income:



[Defense Finance and Accounting Service \(DFAS\)  
Department of Defense](#)





# Other factors that affect Retired Pay

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- High 36 Average, which is an average of the high 36 paid months of service
- Disability Percentage
  - Military and VA disability ratings may be different
- Years of Service (YOS)



Examples with  
Different Military,  
VA, and CRSC  
Ratings



# Situational Examples

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Click on a Rank:

E4 - #1

E6 - #1

O2 - #1

E4 - #2

E6 - #2

O2 - #2

E8 Examples

## **Note:**

- For each of the examples the veterans Military, VA, and CRSC disability ratings are different.
- All E8 examples are a CRSC/CRDP Comparison, Veteran has a spouse and 2 children and 21 years of service
- This estimator is not intended for use to project personal disability income.

# Situation

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I am a Specialist (E4), with 3 years of service, and I have no dependents. I was enlisted from January 2007 to December 2009, when I was injured while deployed to a combat zone. My military disability rating is 50%, my CRSC disability rating is 30%, and my VA rating is 70%. What are my estimated combined earnings from military and VA?

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# Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E2 for 12 months in [2007](#):  $\$1,458.90 \times 12 = \$17,506.80$
- E3 for 12 months in [2008](#):  $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in [2009](#):  $\$1,920.90 \times 12 = \$23,050.80$

$$\$59,612.40 / 36 =$$

High 36 Average: **\$1,655.90**

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## Step 2: Compute Retired Pay

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There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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# Retired Pay based on Disability Percentage

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The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$1,655.90 \times .50 = \$827$

**Retired Pay Based on Disability Percentage = \$827**

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# Retired Pay based on Years of Service

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Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.075 \times \$1,655.90 = \$124$

**Retired Pay Based on Years of Service = \$124**

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## Step 3: Compute CRSC Offset:

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CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$827 - \$124 = \$703

**CRSC Offset = \$703**

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## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$389 - \$703 = \$0

**CRSC Entitlement = \$0**

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Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC
- \* Retired Pay = Retired Pay Disability - VA Pay

- [VA Pay](#): \$1,272
- Retired Pay: (\$827 - \$1,272) = \$ 0
- CRSC: \$ 0

Total Monthly Compensation: -----  
\$1,272

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[Click Here to Enter  
Personal Disability  
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# Situation

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I am a Specialist (E4), with 3 years of service, and I have no dependents. I was enlisted from January 2007 to December 2009, when I was injured while deployed to a combat zone. My military disability rating is 50%, my CRSC disability rating is 70%, and my VA rating is 90%. What are my estimated combined earnings from military and VA?

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# Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E2 for 12 months in [2007](#):  $\$1,458.90 \times 12 = \$17,506.80$
- E3 for 12 months in [2008](#):  $\$1,587.90 \times 12 = \$19,054.80$
- E4 for 12 months in [2009](#):  $\$1,920.90 \times 12 = \$23,050.80$

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$$\$59,612.40 / 36 =$$

High 36 Average:      **\$1,655.90**

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## Step 2: Compute Retired Pay

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There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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# Retired Pay based on Disability Percentage

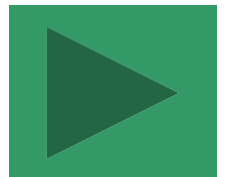
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The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$1,655.90 \times .50 = \$827$

**Retired Pay Based on Disability Percentage = \$827**

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# Retired Pay based on Years of Service

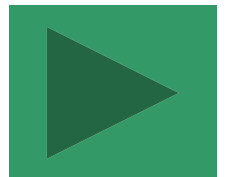
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Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.075 \times \$1,655.90 = \$124$

**Retired Pay Based on Years of Service = \$124**

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## Step 3: Compute CRSC Offset:

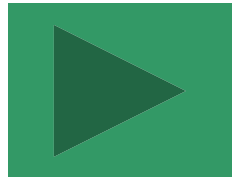
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CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$827 - \$124 = \$703

**CRSC Offset = \$703**

Return to Examples





## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$1,272 - \$703 = \$569  
\*\*\*This exceeds Retired Pay based on YOS (\$124)

**CRSC Entitlement = \$124**

Return to Examples

Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC
- \* Retired Pay = Retired Pay Disability - VA Pay

- [VA Pay](#): \$1,661
- Retired Pay: (\$827 - \$1,661) = \$ 0
- CRSC: (can't exceed YOS) \$ 124

Total Monthly Compensation: -----  
\$1,785

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Ratings!](#)

# Situation

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I am a Sergeant (E6) with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 30%, my VA rating is 50%, and my CRSC rating is 10%. What are my estimated earnings from military and VA?

Note: If you are TDRL, your military disability rating will be 50%. We will show those calculations as well.

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# Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E5 for 12 months in [2007](#):  $\$2,073.00 \times 12 = \$24,876.00$
- E5 for 12 months in [2008](#):  $\$2,247.30 \times 12 = \$26,967.60$
- E6 for 12 months in [2009](#):  $\$2,602.20 \times 12 = \$31,226.40$

$\$83,070 / 36 =$

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**High 36 Average:**

**\$2,307.50**

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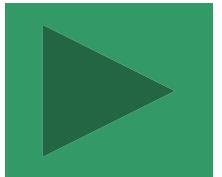


## Step 2: Compute Retired Pay

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There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$2,307.50 \times .30 = \$692$

**Retired Pay Based on Disability Percentage = \$692**

If TDRL, Click here  
for Calculations

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# Retired Pay based on Years of Service

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Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.15 \times \$2,307.50 = \$346$

**Retired Pay Based on Years of Service = \$346**

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## Step 3: Compute CRSC Offset:

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CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$692 - \$346 = \$346

**CRSC Offset = \$346**

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## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$127 - \$346 = \$0

**CRSC Entitlement = \$0**

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Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC

\* Retired Pay = Retired Pay Disability – VA Pay

- VA Pay: \$ 969

- Retired Pay: (\$692 - \$969) = \$ 0

- CRSC: \$ 0

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Total Monthly Compensation: **\$ 969**

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# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$2,307.50 \times .50 = \$1,153$

**Retired Pay Based on Disability Percentage = \$1,153**

If not TDRL, Click  
here for Calculations

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# Retired Pay based on Years of Service

---

Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.15 \times \$2,307.50 = \$346$

**Retired Pay Based on Years of Service = \$346**

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## Step 3: Compute CRSC Offset:

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CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$1,153 - \$346 = \$807

**CRSC Offset = \$807**

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## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$127 - \$807 = \$0

**CRSC Entitlement = \$0**

Return to Examples

Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC

\* Retired Pay = Retired Pay Disability – VA Pay

- [VA Pay](#): \$ 969
- Retired Pay: (\$1153 - \$969) = \$ 184
- CRSC: \$ 0

Total Monthly Compensation: -----  
**\$ 1,153**

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Personal Disability  
Ratings!](#)

# Situation

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I am a Sergeant (E6) with 6 years of service, a spouse and two children. My enlistment date was January 2004 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 70%, my VA rating is 90%, and my CRSC rating is 40%. What are my estimated earnings from military and VA?

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# Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E5 for 12 months in [2007](#):  $\$2,073.00 \times 12 = \$24,876.00$
- E5 for 12 months in [2008](#):  $\$2,247.30 \times 12 = \$26,967.60$
- E6 for 12 months in [2009](#):  $\$2,602.20 \times 12 = \$31,226.40$

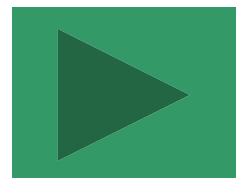
$\$83,070 / 36 =$

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**High 36 Average:**

**\$2,307.50**

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## Step 2: Compute Retired Pay

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There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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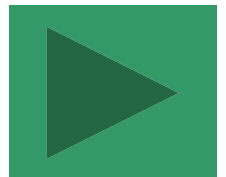
# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$2,307.50 \times .70 = \$1,615$

**Retired Pay Based on Disability Percentage = \$1,615**

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# Retired Pay based on Years of Service

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Years of Service is multiplied by 2.5%, which is yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $6 \times 0.025 = 0.15$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.15 \times \$2,307.50 = \$346$

**Retired Pay Based on Years of Service = \$346**

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## Step 3: Compute CRSC Offset:

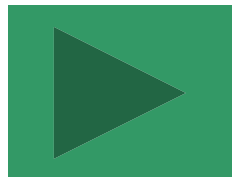
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CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$1,615 - \$346 = \$1,269

**CRSC Offset = \$1,269**

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## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$697 - \$1,269 = \$0

**CRSC Entitlement = \$0**

Return to Examples

Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC

\* Retired Pay = Retired Pay Disability – VA Pay

- [VA Pay](#): \$ 1,971

- Retired Pay: (\$1,615 - \$1,971) = \$ 0

- CRSC: \$ 0

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Total Monthly Compensation:

**\$1,971**

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# Situation

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I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 40%, my VA rating is 70%, and my CRSC rating is 60%. What are my estimated combined earnings from military and VA?

Note: If you are TDRL, your military disability rating will be 50%. We will show those calculations as well.

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# Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in [2007](#) :  $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in [2008](#) :  $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in [2009](#):  $\$3,483.90 \times 12 = \$41,806.80$

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$$\$111,265.20 / 36 =$$

High 36 Average:

**\$3,090.70**

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## Step 2: Compute Retired Pay

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There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

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# Retired Pay based on Disability Percentage

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The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$3,090.70 \times .40 = \$1,236$

**Retired Pay Based on Disability Percentage = \$1,236**

If TDRL, Click here  
for Calculations

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# Retired Pay based on Years of Service

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Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.075 \times \$3,090.70 = \$231$

**Retired Pay Based on Years of Service = \$231**

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## Step 3: Compute CRSC Offset:

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CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$1,236 - \$ 231 = \$1,005

**CRSC Offset = \$1,005**

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## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$1,009 - \$1,005 = \$4

**CRSC Entitlement = \$4**

Return to Examples

Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC

\* Retired Pay = Retired Pay Disability - VA Pay

- [VA Pay](#): \$1,272
- Retired Pay: (\$1,236 - \$1,272) = \$ 4
- CRSC: \$ 0

Total Monthly Compensation:

-----  
**\$1,276**

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# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$3,090.70 \times .50 = \$1,545$

**Retired Pay Based on Disability Percentage = \$1,545**

If not TDRL, Click  
here for Calculations

Return to Examples





# Retired Pay based on Years of Service

---

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.075 \times \$3,090.70 = \$231$

**Retired Pay Based on Years of Service = \$231**

Return to Examples



## Step 3: Compute CRSC Offset:

---

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$1,545 - \$ 231 = \$1,314

**CRSC Offset = \$1,314**

Return to Examples



## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$1,009 - \$1,314 = \$0

**CRSC Entitlement = \$0**

Return to Examples

Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC
  - \* Retired Pay = Retired Pay Disability - VA Pay
    - [VA Pay](#): \$1,272
    - Retired Pay: (\$1,545 - \$1,272) = \$ 273
    - CRSC: \$ 0

Total Monthly Compensation: -----  
**\$1,545**

[Return to Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

# Situation

---

I am a First Lieutenant (O2), with 3 years of service, and I have no dependents. My enlistment date was January 2007 and my medical retirement date is December 2009. I was injured while deployed to a combat zone. My military disability rating is 70%, my VA rating is 90%, and my CRSC rating is 50%. What are my estimated combined earnings from military and VA?

[Return to Examples](#)[Go to Calculations](#)

# Step 1: Compute Basic Pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- O2 for 12 months in [2007](#) :  $\$2,844.30 \times 12 = \$34,131.60$
- O2 for 12 months in [2008](#) :  $\$2,943.90 \times 12 = \$35,326.80$
- O2 for 12 months in [2009](#):  $\$3,483.90 \times 12 = \$41,806.80$

$$\begin{array}{r} \$34,131.60 \\ \$35,326.80 \\ \$41,806.80 \\ \hline \$111,265.20 \end{array} / 36 =$$

High 36 Average:

**\$3,090.70**

Return to Examples



## Step 2: Compute Retired Pay

---

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.

[Return to Examples](#)



# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$3,090.70 \times .70 = \$2,163$

**Retired Pay Based on Disability Percentage = \$2,163**

Return to Examples





# Retired Pay based on Years of Service

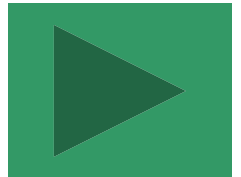
---

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $3 \times 0.025 = 0.075$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.075 \times \$3,090.70 = \$231$

**Retired Pay Based on Years of Service = \$231**

Return to Examples



## Step 3: Compute CRSC Offset:

---

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$2,163 - \$ 231 = \$1,932

**CRSC Offset = \$1,932**

Return to Examples



## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$797 - \$1,236 = \$0

**CRSC Entitlement = \$0**

Return to Examples

Go to Total Monthly Compensation

## Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC
  - \* Retired Pay = Retired Pay Disability - VA Pay
    - [VA Pay](#): \$1,661
    - Retired Pay: (\$2,163 - \$1,661) = \$ 502
    - CRSC: \$ 0

Total Monthly Compensation: -----  
**\$2,163**

[Return to Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

# E8

---

Click on a disability percentage

21 Years

50%

70%

90%

[Return to Examples](#)

This estimator is not intended for use to project personal disability income.

# Situation

---

I am a Master Sergeant (E8) with 21 years of service, a spouse and two children. I enlisted in January 1988 and retired in January 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 50%. What are my estimated earnings from military and VA? Will it be more beneficial for me to receive CRSC or CRDP?

[Go to CRSC Calculations](#)

[Return to E8 Examples](#)

[Go to CRDP Calculations](#)

# Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E8 at over 18 years in [2007](#):  $\$4,051.80 \times 12 = \$48,621.60$
- E8 at over 18 years in [2008](#):  $\$4,193.70 \times 12 = \$50,324.40$
- E8 at over 20 years in [2009](#):  $\$4,474.80 \times 12 = \$53,697.60$

$$\$152,643.60 / 36 =$$

**High 36 Average:**

**\$4,240.10**

Return to E8 Examples



## Step 2: Compute Retired Pay

---

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.





# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$4,240.10 \times .50 = \$2,120$

**Retired Pay Based on Disability Percentage = \$2,120**



# Retired Pay based on Years of Service

---

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $21 \times 0.025 = 0.525$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.525 \times \$4,240.10 = \$2,226$

**Retired Pay Based on Years of Service = \$2,226**



## Step 3: Compute CRSC Offset:

---

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service (YOS). If Retired Pay based on YOS is greater than Retired Pay based on Disability, there will be no offset. In this case, YOS is greater, so there is no CRSC Offset.

**CRSC Offset = \$0**

Return to E8 Examples



## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$969 - \$0 = \$969

**CRSC Entitlement = \$969**

Return to E8 Examples

Go to Total Monthly Compensation

# Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC  
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

\* Retired Pay = Retired Pay YOS - VA Pay

- [VA Pay](#): \$ 969
- Retired Pay: (\$2,226 - \$969) = \$1,257
- CRSC: \$ 969

-----

Total Monthly Compensation:

**\$3,195**

[Return to Examples](#)

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

[Go to CRDP  
Example](#)

# Step 1:Determining Retired Pay Due:

Take the higher of Retired Pay Based on Disability Percentage or Retired Pay Based on YOS, minus the Current Baseline Offset (CBO).

- The CBO is the lesser of Retired Pay received or VA Pay, in this case it will be VA Pay

➤ Retired Pay Based on YOS - CBO = Net Retired Pay

➤  $\$2,226 - \$969 = \$1,257$

**Net Retired Pay = \$1,257**

Return to E8 Examples



## Step 2:Determining the Remaining Offset:

Determine the difference between the CBO and CRDP Table Rate.

- The CRDP Table Rate is the same rate as your VA Disability Percentage. Each CRDP rate is matched with a specific award amount.
- At 50% the Table Rate Amount is \$100.

- CBO – CRDP Table Rate Amount

➤  $\$969 - \$100 = \$869$

**Remaining Offset = \$869**

Return to E8 Examples



## Step 3:Phase-in Amount:

---

Multiply the Remaining Offset by the Phase-in Percent

- The Phase-in Percent is a set percentage for the given year, but will continue to escalate every year until 2014. In 2009 the rate is 84.88%.
  - Remaining offset x Phase-in %

$$\triangleright \$869 \times 0.9395 = \$816.43$$





## Step 4:CRDP Entitlement :

---

In order to calculate CRDP Entitlement add the CRDP Table Rate amount to the Phase-in Amount.

- CRDP Table Rate Amount + Phase-in Amount

$$\text{➤ } \$100 + \$816.43 = \$916.43$$

**Total CRDP Entitlement:    \$916.43**

Return to E8 Examples



## Step 5: Maximum CRDP Award Amount:

The maximum CRDP Award is calculated by subtracting Net Retired Pay by Retired Pay Based on YOS. The CRDP received cannot exceed this amount.

- Retired Pay Based on YOS – Net Retired Pay

$$\text{➤ } \$2,226 - \$1,257 = \$969$$

**Maximum CRDP Award: \$969**

[Return to E8 Examples](#)

[Go to Total Monthly Compensation](#)

## Step 6: Total Monthly Pay:

---

The Total Monthly Pay is the sum of retired disability compensations and VA pay

- [VA Pay](#)      \$ 969.00
- Net Retired Pay    \$ 1,257.00
- CRDP Entitlement\$ 916.43

-----

**Total Monthly Pay: \$3,142.43**

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

[Compare to Total Monthly  
Compensation with CRSC](#)

# CRSC vs. CRDP

---

Once you have calculated Total Monthly Compensation for both methods, you can better determine which will be the best option for you. When making your decision, remember to factor in the tax implications mentioned in the Disclaimers.

**Total Monthly  
Compensation  
with CRSC:**

**\$3,195**

**Total Monthly  
Compensation  
with CRDP:**

**\$3,142.43**

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

# Situation

---

I am a Master Sergeant (E8) with 21 years of service, a spouse and two children. I enlisted in January 1988 and retired in January 2009. I was injured while deployed to a combat zone. My military disability rating and VA rating is 70%, 50% of which is combat related. What are my estimated earnings from military and VA? Will it be more beneficial for me to receive CRSC or CRDP?

[Return to E8 Examples](#)

[Go to CRSC Calculations](#)

[Go to CRDP Calculations](#)

# Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E8 for 12 months in [2007](#):  $\$4,051.80 \times 12 = \$48,621.60$
- E8 for 12 months in [2008](#):  $\$4,193.70 \times 12 = \$50,324.40$
- E8 for 12 months in [2009](#):  $\$4,474.80 \times 12 = \$53,697.60$

$$\begin{array}{r} \$48,621.60 \\ \$50,324.40 \\ \$53,697.60 \\ \hline \$152,643.60 \end{array} / 36 =$$

**High 36 Average:**

**\$4,240.10**

Return to E8 Examples



## Step 2: Compute Retired Pay

---

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.



# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$4,240.10 \times .70 = \$2,968$

**Retired Pay Based on Disability Percentage = \$2,968**





# Retired Pay based on Years of Service

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by a high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $21 \times 0.025 = 0.525$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.525 \times \$4,240.10 = \$2,226$

**Retired Pay Based on Years of Service = \$2,226**



## Step 3: Compute CRSC Offset:

---

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$2,968 - \$2,226 = \$742

**CRSC Offset = \$742**



## Step 4: Use [VA Pay tables](#) to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement

$$\gg \$969 - \$742 = \$227$$

**CRSC Entitlement = \$227**

[Return to E8 Examples](#)

[Go to Total Monthly Compensation](#)

# Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC  
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

\*Retired Pay = Retired Pay Disability - VA Pay

- [VA Pay](#): \$1,512
- Retired Pay: (\$2,968 - \$1,512) = \$1,456
- CRSC: \$ 227

**Total Monthly Compensation:**

-----  
**\$3,195**

[Return to E8 Examples](#)

[Return to Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

[Go to CRDP  
Example](#)

# Step 1:Determining Retired Pay Due:

Take the higher of Retired Pay Based on Disability Percentage or Retired Pay Based on YOS, minus the Current Baseline Offset (CBO).

- The CBO is the lesser of Retired Pay received or VA Pay, in this case it will be VA Pay

- Retired Pay Based on Disability % - CBO = Net Retired Pay
  - \$2,968 - \$1,512 = \$1,456

**Net Retired Pay = \$1,456**

Return to E8 Examples



## Step 2: Determining the Remaining Offset:

Determine the difference between the CBO and CRDP Table Rate.

- The CRDP Table Rate is the same rate as your VA Disability Percentage. Each CRDP rate is matched with a specific award amount.
- At 70% the Table Rate Amount is \$250.
- CBO - CRDP Table Rate Amount

$$\text{➤ } \$1,512 - \$250 = \$1,262$$

**Remaining Offset = \$1,262**

Return to E8 Examples



## Step 3:Phase-in Amount:

---

Multiply the Remaining Offset by the Phase-in Percent

- The Phase-in Percent is a set percentage for the given year, but will continue to escalate every year until 2014. In 2009 the rate is 84.88%.
  - Remaining offset x Phase-in %

$$\triangleright \$1,262 \times 0.9395 = \$1,185.65$$



## Step 4:CRDP Entitlement :

---

In order to calculate CRDP Entitlement add the CRDP Table Rate amount to the Phase-in Amount.

- CRDP Table Rate Amount + Phase-in Amount

$$\text{➤ } \$250 + \$1,185.65 = \$1,435.65$$

**Total CRDP Entitlement:    \$1,435.65**

Return to E8 Examples





## Step 5: Maximum CRDP Award Amount:

The maximum CRDP Award is calculated by subtracting Net Retired Pay by Retired Pay Based on YOS. The CRDP received cannot exceed this amount.

- Retired Pay Based on YOS – Net Retired Pay

➤  $\$2,226 - \$1,456 = \$770$

**Maximum CRDP Award: \$770**

**\*\*\*The CRDP Entitlement is greater than this, so the retiree will only receive \$770**

[Return to E8 Examples](#)

[Go to Total Monthly Compensation](#)

## Step 6: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- [VA Pay](#) \$1,512
- Net Retired Pay \$1,456
- Maximum CRDP \$ 770

-----  
\$3,738

**Total Monthly Pay: \$3,738**

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

[Compare to Total Monthly  
Compensation with CRSC](#)

# CRSC vs. CRDP

---

Once you have calculated Total Monthly Compensation for both methods, you can better determine which will be the best option for you. When making your decision, remember to factor in the tax implications mentioned in the Disclaimers.

**Total Monthly  
Compensation  
with CRSC:**

**\$3,195**

**Total Monthly  
Compensation  
with CRDP:**

**\$3,788**

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

# Situation

---

I am a Master Sergeant (E8) with 21 years of service, a spouse and two children. I enlisted in January 1988 and retired in January 2009. I was injured while deployed to a combat zone. My military disability rating, VA rating, and CRSC rating is 90%. What are my estimated earnings from military and VA? Will it be more beneficial for me to receive CRSC or CRDP?

[Return to E8 Examples](#)

[Go to CRSC Calculations](#)

[Go to CRDP Calculations](#)

# Step 1: Compute basic pay for retirement purposes by using High 36 Average:

High 36 is the average of the high 36 paid months of service. In this example, the paid amounts are from 2007, 2008 and 2009 military basic pay tables. Click on the links to view the tables.

Add the 36 highest paid months and divide the total by 36:

- E8 for 12 months in [2007](#):  $\$4,051.80 \times 12 = \$48,621.60$
- E8 for 12 months in [2008](#):  $\$4,193.70 \times 12 = \$50,324.40$
- E8 for 12 months in [2009](#):  $\$4,474.80 \times 12 = \$53,697.60$

$$\$152,643.60 / 36 =$$

**High 36 Average:**

**\$4,240.10**

Return to E8 Examples



## Step 2: Compute Retired Pay

---

There are two ways to calculate retired pay. The first is by Disability Percentage and the second is by Years of Service. If eligible for Retired Pay, the higher of the two will be received. In order to receive a CRSC Offset estimation (Step 3), both calculations must be utilized.



# Retired Pay based on Disability Percentage

The disability percentage is the percent that the Military has distinguished as the physical percent of disability. To find Retired Pay based on Disability Percentage:

- High 36 x Disability Percentage
  - » If the Disability % is greater than 70%, High 36 will be multiplied by 75%, otherwise it will be multiplied by the Disability %
  - »  $\$4,240.10 \times .75 = \$3,180$

**Retired Pay Based on Disability Percentage = \$3,180**



# Retired Pay based on Years of Service

---

Years of Service is multiplied by 2.5%, which is a yearly percent of pay earned towards retirement, and that product is multiplied by high 36.

- $\text{YOS} \times 2.5\% = \text{service multiplier}$ 
  - »  $21 \times 0.025 = 0.525$
- $\text{Service Multiplier} \times \text{High 36} = \text{Retired Pay based on YOS}$ 
  - »  $0.525 \times \$4,240.10 = \$2,226$

**Retired Pay Based on Years of Service = \$2,226**





## Step 3: Compute CRSC Offset:

---

CRSC Offset is computed by taking Retired Pay based on Disability less Retired Pay based on Years of Service.

- Retired Pay Disability - Retired Pay YOS = CRSC Offset  
» \$3,180 - \$2,226 = \$954

**CRSC Offset = \$954**

Return to E8 Examples



## Step 4: Use VA Pay tables to come up with CRSC Entitlement:

The VA tables are based on factors such as disability percent, marital status, and number of dependents. The amount listed on the VA table for the CRSC disability percentage is the amount to use as the CRSC Award to come up with the CRSC Entitlement, which is VA pay less the CRSC offset. Remember, the CRSC Entitlement cannot exceed Retired Pay based on Years of Service

- CRSC Award - CRSC Offset = CRSC Entitlement  
» \$1,971 - \$ 954 = \$1,017

**CRSC Entitlement = \$1,017**

Return to E8 Examples

Go to Total Monthly Compensation

# Step 5: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- VA Pay + \*Retired Pay + CRSC  
(VA Pay is Veteran with Spouse and Child + Additional Child under 18)

\* Retired Pay = Retired Pay Disability - VA Pay

- [VA Pay](#): \$1,971
- Retired Pay: (\$3,180 - \$1,971) = \$1,209
- CRSC: \$1,017

-----

Total Monthly Compensation:  
**\$4,197**

[Return to E8 Examples](#)

[Return to Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

[Go to CRDP  
Example](#)

# Step 1:Determining Retired Pay Due:

Take the higher of Retired Pay Based on Disability Percentage or Retired Pay Based on YOS, minus the Current Baseline Offset (CBO).

- The CBO is the lesser of Retired Pay received or VA Pay, in this case it will be VA Pay

- Retired Pay Based on Disability % - CBO = Net Retired Pay
  - \$3,816 - \$1,971 = \$1,845

**Net Retired Pay = \$1,845**

Return to E8 Examples



## Step 2: Determining the Remaining Offset:

Determine the difference between the CBO and CRDP Table Rate.

- The CRDP Table Rate is the same rate as your VA Disability Percentage. Each CRDP rate is matched with a specific award amount.
- At 90% the Table Rate Amount is \$500.
- CBO - CRDP Table Rate Amount

$$\text{➤ } \$1,971 - \$500 = \$1,471$$

**Remaining Offset = \$1,471**

Return to E8 Examples



## Step 3:Phase-in Amount:

---

Multiply the Remaining Offset by the Phase-in Percent

- The Phase-in Percent is a set percentage for the given year, but will continue to escalate every year until 2014. In 2009 the rate is 84.88%.
  - Remaining offset x Phase-in %

$$\triangleright \$1,471 \times 0.9395 = \$1,382$$



## Step 4:CRDP Entitlement :

---

In order to calculate CRDP Entitlement add the CRDP Table Rate amount to the Phase-in Amount.

- CRDP Table Rate Amount + Phase-in Amount

$$\text{➤ } \$500 + \$1,382 = \$1,882$$

**Total CRDP Entitlement:    \$1,882**

Return to E8 Examples



## Step 5: Maximum CRDP Award Amount:

The maximum CRDP Award is calculated by subtracting Net Retired Pay by Retired Pay Based on YOS. The CRDP received cannot exceed this amount.

- Retired Pay Based on YOS – Net Retired Pay

➤  $\$2,226 - \$1,845 = \$381$

**Maximum CRDP Award: \$381**

**\*\*\*The CRDP Entitlement is greater than this, so the retiree will only receive \$381**

Return to E8 Examples

Go to Total Monthly Compensation



## Step 6: Total Monthly Pay:

The Total Monthly Pay is the sum of retired disability compensations

- [VA Pay](#) \$1,971
- Net Retired Pay \$1,845
- Maximum CRDP \$ 381

-----  
\$4,197

**Total Monthly Pay: \$4,197**

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

[Compare to Total Monthly  
Compensation with CRSC](#)

# Total Monthly Pay with CRSC vs. CRDP

---

Once you have calculated Total Monthly Compensation for both methods, you can better determine which will be the best option for you. When making your decision, remember to factor in the tax implications mentioned in the Disclaimers.

**Total Monthly  
Compensation  
with CRSC:**

**\$4,197**

**Total Monthly  
Compensation  
with CRDP:**

**\$4,197**

[Return to E8 Examples](#)

[Click Here to Enter  
Personal Disability  
Ratings!](#)

# CRDP Table Rates and Restoration Rates

Table Rates		Restoration Rates	
If rated unemployable	\$750.00	2008	69.76%
If rated at 100%	\$750.00	2009	84.88%
If rated at 90%	\$500.00	2010	93.95%
If rated at 80%	\$350.00	2011	98.18%
If rated at 70%	\$250.00	2012	99.64%
If rated at 60%	\$125.00	2013	99.96%
If rated at 50%	\$100.00	2014	100.00%

[Return to Example](#)

# CRDP Table Rates and Restoration Rates

Table Rates		Restoration Rates	
If rated unemployable	\$750.00	2008	69.76%
If rated at 100%	\$750.00	2009	84.88%
If rated at 90%	\$500.00	2010	93.95%
If rated at 80%	\$350.00	2011	98.18%
If rated at 70%	\$250.00	2012	99.64%
If rated at 60%	\$125.00	2013	99.96%
If rated at 50%	\$100.00	2014	100.00%

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# CRDP Table Rates and Restoration Rates

Table Rates		Restoration Rates	
If rated unemployable	\$750.00	2008	69.76%
If rated at 100%	\$750.00	2009	84.88%
If rated at 90%	\$500.00	2010	93.95%
If rated at 80%	\$350.00	2011	98.18%
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# CRDP Table Rates and Restoration Rates

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# Total Monthly Compensation Flowchart

